

add

PCT/US97/08413, filed on May 23, 1997, which claims priority to U.S. Provisional Application 60/018,195, filed on May 23, 1996.---

Page 4, line 4, change "is" to ---are---.

line 5, change "cares" to ---care---.

line 14, change "GAP" to ---gap---.

line 17, change "GAP" to ---gap---.

Page 5, line 4, after "5,424,938" insert ---('938)---.

line 13, change "10" to ---10---.

line 13, after "Figure 1" insert ---of patent '938---.

line 15, change "network 16 and SWIFT network 20" to ---network 16 for facilitating

the transfer of funds and securities between depository institutions and the Society for

Worldwide Interbank Financial Transfers (SWIFT) network 20---.

line 16, change "16" to ---16---.

line 18, change "28" to ---28---.

line 20, after "5,126,936" insert ---('936)---.

line 24, after "Figure 2" insert ---of the '936 patent---.

Page 6, line 5, after "5,455,407" insert ---('407)---.

line 11, after "Figure 1" insert ---of the '407 patent---.

Page 7, line 7, change "end user" to ---end-user---.

line 8, change "does" to ---do---.

Page 8, line 16, change "customers" to ---customer's---.

line 23, change "cross selling" to ---cross-selling---.

Page 11, line 8, change "CitiGold" to ---CITIGOLD---.

line 14, change "CitiGold" to ---CITIGOLD---

line 16, change "CitiGold" to ---CITIGOLD---

line 17, change "preseuntations" to ---presentations---

line 26, change "CitiOne" to ---CITIONE---

Page 12, line 3, change "CitiOne" to ---CITIONE---

line 5, change "CitiOne" to ---CITIONE---

line 9, change "ad hoc" to ~~ad hoc~~---

line 12, change "ad hoc" to ~~ad hoc~~---

Page 13, line 4, change "CitiOne" to ---CITIONE---

line 9, change "ad hoc" to ~~ad hoc~~---

lines 18-19, change "Citibank Money Management Account" to ---CMMA---

Page 15, line 9, change "DB2" to ---DB2TM---

line 9, change "dBase" to ---dBaseTM---

line 18, change "ad hoc" to ~~ad hoc~~---

Page 17, line 26, delete ---a---.

Page 18, line 1, change "GAP" to ---gap---

Page 21, line 5, after "UNIX" insert ---operating system---

line 8, change "Oracle" to ---ORACLE---

line 17, change "two tier" to ---two-tier---

Page 22, line 26, change "Router" to ---RouterTM---

line 26, change "Corporation" to ---CorporationTM---

Page 23, line 2, change "Oracle" to ---ORACLE---

line 3, change "dbms" to ---dbmsTM---

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~~line 18, change "14" to 14.~~

~~line 18, change "Figure 1" to ---Figure 1---~~

~~line 19, change "Figure 2" to ---Figure 2---~~

line 21, change "service" to ---services---

~~line 25, change "16" to ---16---~~

~~line 26, change "Figure 1" to ---Figure 1---~~

Page 38, line 8, change "Figure 3" to ---Figure 3---

line 15, change "TCP/IP, and SDLC" to ---Transmission Control Protocol/Internet
Protocol ("TCP/IP"), and Synchronous Data Link Control ("SDLC")---

line 21, change both occurrences of "services" to ---service---

Page 39, line 17, change "message" to ---messages---

Page 40, line 4, change "Figure 4" to ---Figure 4---

line 17, change "29" to ---8---

line 17, after "agent" insert ---8---

~~line 25, change "Figure 5" to ---Figure 5---~~

Page 41, line 5, after "rules" insert ---31---

~~line 17, change "Figure 6" to ---Figure 6---~~

~~line 18, change "Fig. 6" to ---Figure 6---~~

line 20, delete ---FDDI (---.

line 21, change "interface) backbones" to ---interface ("FDDI") backbones 605---

line 25-26, delete --- (fiber distributed data interface)---

Page 42, line 1, change "3174" to ---3174TM---

line 1, change "37XX" to ---37XXTM---

line 13, change "Digital Alpha" to ---DIGITAL ALPHA---

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~~line 19, change "Figure 10" to ---Figure 10---~~

~~line 22, change "Figure 6" to ---Figure 6---~~

Page 50, line 5, change ~~"Figure 10" to ---Figure 10---~~

line 6, change ~~"Figure 6" to ---Figure 6---~~

line 25, after "sale" insert ---("POS")---

line 26, delete ---("POS")---

Page 51, line 2, change ~~"Figure 11" to ---Figure 11---~~

line 15, change "by" to ---By---

~~line 16, change "Figure 12" to ---Figure 12---~~

line 19, change ~~"wtih" to ---with---~~

line 20, change "involving" to ---involves---

Page 52, line 26, change ~~"Figure 12" to ---Figure 12---~~

Page 54, line 8, change ~~"Figure 13" to ---Figure 13---~~

line 14, change ~~"CIRRUS or NYCE" to ---CIRRUS or NYCE---~~

line 22, change ~~"PUBLIX" to ---PUBLIX---~~

Page 55, line 15, change ~~"Maestro" to ---MAESTRO---~~

IN THE CLAIMS

Please cancel Claims 1-20.

Please add Claims 21-52 as follows:

21, A global communications network for use by a financial institution, comprising:
a plurality of distribution points for allowing an end user to send an electronic message or
request;